

## **Remarks/Arguments**

Reconsideration is respectfully requested. Claims 15-44 are pending. Claims 15-44 are rejected. Claims 15-44 are amended.

For the reasons set forth below, Applicants respectfully submit that all pending claims are allowable.

### **I. Rejections under 35 USC §101**

Claims 15-44 are rejected under 35 USC 101. See Office Action page 2.

Claim 15 is now directed to a combination including one or more processors, and a memory in signal communication with the one or more processors, the memory configured for storing instructions which, when executed by the one or more processors, causes the one or more processors to define a plurality of parameters, determine a concentration of exposure using a financial perspective to determine financial exposure for a potential exposure location based at least in part on the defined one or more of the plurality of parameters, the defined plurality of parameters including one or more of a financial obligation amount associated with the potential exposure location or an amount of assumed risk level associated with the potential exposure location, and generate an output associated with the determined concentration of exposure, wherein the financial perspective includes apportionment of liability of a total loss associated with the potential exposure location into a plurality of segments. Furthermore, **claim 41** is directed to a combination including retrieving a plurality of attributes associated with a potential exposure location from a database; determining one or more parameters associated with each attribute, each of the one or more parameters including one or more of a liability level or a coverage level for a loss to the potential exposure location, the liability level including one or more of a financial obligation amount associated with the potential exposure location or an amount of assumed risk level associated with the potential exposure location; and determining a concentration of exposure for the potential exposure location based on the determined

one or more parameters, outputting an indication of the determined concentration of exposure; associating the indication of the determined concentration of exposure to the potential exposure location; and storing the indication of the determined concentration of exposure in the database; wherein the determined concentration of exposure indication includes a plurality of varying levels of liability within the potential exposure location.

While Applicants do not necessarily agree with the Examiner's rejection of the pending claims under 35 USC §101, to expedite prosecution of the present Application, the pending independent claims are amended as set forth above. Accordingly, Applicants submit that the Examiner's rejections under 35 USC §101 are now moot, and respectfully request the Examiner to withdraw the same.

## **II. Obviousness Rejections**

Claims 15-44 are rejected under 35 USC 103(a) as being unpatentable over US Patent No. 7,107,285 (Kaenel) in view of US Publication No. 2002/0188556 (Colica). See Office Action page 3.

Applicants disagree with the Examiner and traverse the Examiner's rejections. To this end, Applicants herein renew the arguments set forth in the prior response filed on July 16, 2008, and at least for the same reasons, the pending claims are allowable.

Notwithstanding, to advance prosecution of the present application, Applicants have amended pending independent claims 15 and 41 as shown above. It is to be noted that the amendment to the claims set forth herein are solely for purposes of advancing prosecution of the present application and are not to be construed as having been made in acquiescence to the Examiner's rejections, nor do Applicants acquiesce to the Examiner's rejections. Indeed, without conceding to the propriety of the Examiner's rejections, claims pending in the present application are amended to expedite the prosecution of the present application. To this end, Applicants reserve the

right to pursue claims of same or similar scope before the amendment set forth herein in one or more continuing applications.

In view of the foregoing, Applicants respectfully submit that all pending claims are allowable, and request the Examiner's early examination of the pending claims in the present application. In the event that the Examiner deems a telephonic or in person discussion would be helpful in advancing the prosecution of the present application, Applicants respectfully request the Examiner to contact Applicants' representative at (510) 652-6418, x82.

Respectfully submitted,  
JACKSON & CO., LLP

Dated: May 28, 2009

By: /Seong-Kun Oh/

Seong-Kun Oh  
Reg No. 48,210  
Attorneys for Applicant

JACKSON & CO., LLP  
6114 La Salle Ave., #507  
Oakland, CA 94611-2802

Telephone: 510-652-6418, Ext. 82  
Facsimile: 510-652-5691

Customer No.: 30349